

calculating the change in said predetermined initial value of an investment over a time interval based on changes in value over a first historical time interval to obtain a changed investment value;

updating the changed investment value based on selected investment assumptions to obtain a further changed investment value; and

calculating the change in the further changed investment value over a second time interval based on changes over a second historical time interval to obtain a further investment value, and

repeating said steps of calculating, updating and again calculating with respect to a third historical time interval and a fourth historical time interval, respectively; and

after at least one of the calculations, adjusting the investment value based on at least one of said contribution amount and said withdrawal amount.

7. (Once amended) A system for evaluating financial plans, comprising:

means for receiving from a user a predetermined initial value of an investment, at least one predetermined contribution amount at a predetermined contribution time, and at least one predetermined withdrawal amount at a predetermined withdrawal time subsequent to the predetermined contribution time;

means for calculating the change in said predetermined initial value of an investment over a time interval based on changes in value over a first historical time interval to obtain a changed investment value;

means for updating the changed investment value based on selected investment assumptions to obtain a further changed investment value;

means for calculating the change in the further changed investment value over a second time interval based on changes over a second historical time interval to obtain a further investment value, and

means for further calculating, updating and again calculating with respect to a third historical time interval and a fourth historical time interval, respectively; and

means for after at least one of the calculations, adjusting the investment value based on at least one of a contribution amount and a withdrawal amount.

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could 8.(once amended) The system of claim 7, further comprising means for presenting the result of said calculations to an individual.

pk3 13. (Once amended) A storage medium having stored therein a plurality of instructions, wherein the plurality of instructions, when executed by a processor, cause the processor to perform the steps of:

receiving from a user a predetermined initial value of an investment, at least one predetermined contribution amount at a predetermined contribution time, and at least one predetermined withdrawal amount at a predetermined withdrawal time subsequent to the predetermined contribution time;

calculating the change in said predetermined initial value of an investment over a time interval based on changes in value over a first historical time interval to obtain a changed investment value;

a3 updating the changed investment value based on selected investment assumptions to obtain a further changed investment value; and

calculating the change in the further changed investment value over a second time interval based on changes over a second historical time interval to obtain a further investment value, and

repeating said steps of calculating, updating and again calculating with respect to a third historical time interval and a fourth historical time interval, respectively; and

after at least one of the calculations, adjusting the investment value based on at least one of a contribution amount and a withdrawal amount.

Please add the following new claims:

a4 subject 19. (New) The method of claim 2, wherein each of said time intervals is identified upon presentation of the result of said steps to an individual.

20. (New) The method of claim 4, wherein said selected financial goal comprises having a specified sum of assets available after a selected number of years.

21. (New) The method of claim 6, further comprising the step of, prompting the user to change an asset allocation after a selected number of historical time intervals, and using a changed asset allocation in subsequent calculations.